to farmers, particularly small and marginal farmers. The important ones are:

1. The interest on crop loans upto Rs. 7,500 is kept low at 10% p.a.
2. The interest rate for any investment credit availed of by small and marginal farmers upto Rs. 7,500 is 10% p.a. only.
3. In the case of crop loans availed of by small and marginal farmers the interest debited is not to exceed the principal amount.
4. In the case of crop failure, amount due should be rescheduled over a period of 3 to 5 years and fresh loans be given to farmers.
5. No third party guarantee of collateral security is to be insisted upon for loans upto Rs. 10,000.
6. There should be no compounding of interest on current dues in agriculture sector.
7. Delegation of appropriate sanctioning powers to the rural Branch Managers so that majority of loan applications are sanctioned at branch level itself.

So far as agriculture advances given by scheduled commercial banks in Maharashtra are concerned, the position of outstanding advances for the last three years as at the end of December 1986, 1987 & 1988 (latest available) is as under:

Year	*No. of accounts (in crores)*	*Balance outstanding (in crores)*
1986 . .	122	1013
1987 . .	135	1163
1988 . .	144	1389

SBI's Credit Deposit Ratio in Maharashtra

42. SHRI PRAKASH V. PATIL: Will the Minister of FINANCE be pleased to state:

(a) the present credit-deposit-ratio of the State Bank of India in Maharashtra;

(b) the amount of overdues of the advances made by the State Bank of India to the industrial units in the above State, during the last three years; and

(c) the number of units financed in the above State which are sick and the amount of locked up capital therein?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) The credit Deposit Ratio of State Bank of India and its Associates in Maharashtra as on the last Friday of December 1990 (latest available) was 86.74%.

(b) and (c) The information is being collected and will be laid on the Table of the House.

Multi-purpose Cargo Berth and Mechanised Coal Berth at Paradip Port

43. SHRI LOKANATH CHOUDHARY: Will the Minister of SURFACE TRANSPORT be pleased to state:

(a) whether the proposal for construction of a multi-purpose cargo berth and mechanised coal berth at Paradip Port has been finalised;

(b) if so, the time by which the work on these berths will start; and

(c) the estimated amount likely to be spent thereon?

THE MINISTER OF STATE IN THE MINISTRY OF SURFACE TRANSPORT (SHRI JAGDISH TYTLER): (a) Proposals for construction of a multi-purpose cargo berth